

# 1994

## CODED INDEX TO MANAGERS MAGAZINE

I/R CODE SUBJECT INDEX

### 500.00 Agency

Getting a jump on the new year (January, p. 16)  
Cross-selling (March, p. 8)  
Pygmalion revisited (March, p. 16)  
Ethically speaking (May, p. 14)  
Not to worry (May, p. 20)  
SOPs (June, p. 6)  
Searching for answers (June, p. 10)  
Not this way (July, p. 8)  
More CATS (July, p. 12)  
A key to rapid growth (August, p. 7)  
Building an agency (August, p. 11)  
Growth and success (August, p. 13)  
Break the mold (August, p. 15)  
Growing rapidly (August, p. 21)  
Marketplace equity, (October, p. 10)  
It works (October, p. 14)  
The year of change (December, p. 11)  
1994 first (December, p. 17)

### 500.02 Meeting Material

Selling in the '90s (January, p. 30)  
Risk-based capital (February, p. 30)  
Why new agents succeed (May, p. 30)  
Referral prospecting (June, p. 31)  
Improving your sales performance (July, p. 30)  
Selling ethically (August, p. 31)  
Why new agents succeed (September, p. 30)  
Mentoring (November, p. 31)  
Attention! (December, p. 14)

### 500.04 Supervision and Management

10 things to avoid in the coming year (February, p. 29)  
Earning their respect (May, p. 28)  
Seeking new heights (June, p. 13)  
Power under pressure (June, p. 16)  
Taking suggestions (September, p. 28)  
When there's a change in management (September, p. 29)  
Communicating for results (November, p. 17)

### 1800.00 Communications

Crystal clear (January, p. 6)  
Do you know what your prospects are consuming? (March, p. 32)

### 2000.00 Computers

Productivity driven (September, p. 10)  
Planning to boost productivity? (September, p. 24)

### 2060.00 Continuing Education

Continuing education (July, p. 26)

### 2150.00 Direct Mail

Are you getting the most for your direct-mail dollars? (February, p. 25)

### 2750.07 Marketing

Please return my call (February, p. 6)  
Two tragedies (July, p. 29)  
Are you marketing-oriented? (April, p. 31)

### 3300.00 Group Insurance

Golf and the group insurance game (June, p. 30)

### 3900.00 Interview Techniques

Presenting the concept of disability insurance (November, p. 25)  
How do you use statistics? (December, p. 27)

### 3900.02 Approach (Interview Techniques)

Consumer interest intensifies (June, p. 30)  
Small decisions, big results (July, p. 29)

### 3900.07 Joint Work (Interview Techniques)

Five recommendations for team selling (February, p. 29)

### 4000.00 Investments

Which one? (July, p. 14)

### 4400.00 Life Insurance

More competition? (November, p. 11)  
Is the market saturated? (December, p. 6)

### 5000.00 Motivation/Inspiration/Power Phrases

Enthusiasm (December, p. 30)

### 5000.01 Agent Directed

A life and disability insurance guy (April, p. 29)  
Accountable for what? (October, p. 27)  
Recognizing the individual (November, p. 30)

### 5000.02 Prospect/Client Driven (Motivation/Inspiration/Power Phrases)

Telephone prospecting (December, p. 28)

### 5000.03 Whole Man/Whole Woman Concept

A delicate balance: how to keep your family and spouse happy (March, p. 11)  
Amateur or professional? (May, p. 30)  
Are superachievers superhuman? (August, p. 30)  
If you think you can . . . (November, p. 27)  
Self-motivation (November, p. 28)

### 5100.00 Profitability

Profitable? Know the financial facts of your operation (February, p. 14)  
Cross-training (October, p. 29)

### 5100.02 Office Operations — Administrative Forms

Planning to succeed? (September, p. 7)

### 5100.06 Business Plan (Office Operations)

Agents in a rut? (November, p. 9)

### 5100.13 Prospecting Procedures

Plan first (November, p. 6)

### 5100.16 Sales Procedures

The anatomy of selling (February, p. 21)

# 1994

## CODED INDEX TO MANAGERS MAGAZINE

I/R CODE SUBJECT INDEX

### 500.00 Agency

Getting a jump on the new year (*January, p. 16*)  
Cross-selling (*March, p. 8*)  
Pygmalion revisited (*March, p. 16*)  
Ethically speaking (*May, p. 14*)  
Not to worry (*May, p. 20*)  
SOPs (*June, p. 6*)  
Searching for answers (*June, p. 10*)  
Not this way (*July, p. 8*)  
More CATS (*July, p. 12*)  
A key to rapid growth (*August, p. 7*)  
Building an agency (*August, p. 11*)  
Growth and success (*August, p. 13*)  
Break the mold (*August, p. 15*)  
Growing rapidly (*August, p. 21*)  
Marketplace equity, (*October, p. 10*)  
It works (*October, p. 14*)  
The year of change (*December, p. 11*)  
1994 first (*December, p. 17*)

### 500.02 Meeting Material

Selling in the '90s (*January, p. 30*)  
Risk-based capital (*February, p. 30*)  
Why new agents succeed (*May, p. 30*)  
Referral prospecting (*June, p. 31*)  
Improving your sales performance (*July, p. 30*)  
Selling ethically (*August, p. 31*)  
Why new agents succeed (*September, p. 30*)  
Mentoring (*November, p. 31*)  
Attention! (*December, p. 14*)

### 500.04 Supervision and Management

10 things to avoid in the coming year (*February, p. 29*)  
Earning their respect (*May, p. 28*)  
Seeking new heights (*June, p. 13*)  
Power under pressure (*June, p. 16*)  
Taking suggestions (*September, p. 28*)  
When there's a change in management (*September, p. 29*)  
Communicating for results (*November, p. 17*)

### 1800.00 Communications

Crystal clear (*January, p. 6*)  
Do you know what your prospects are consuming? (*March, p. 32*)

### 2000.00 Computers

Productivity driven (*September, p. 10*)  
Planning to boost productivity? (*September, p. 24*)

### 2060.00 Continuing Education

Continuing education (*July, p. 26*)

### 2150.00 Direct Mail

Are you getting the most for your direct-mail dollars? (*February, p. 25*)

### 2750.07 Marketing

Please return my call (*February, p. 6*)  
Two tragedies (*July, p. 29*)  
Are you marketing-oriented? (*April, p. 31*)

### 3300.00 Group Insurance

Golf and the group insurance game (*June, p. 30*)

### 3900.00 Interview Techniques

Presenting the concept of disability insurance (*November, p. 25*)  
How do you use statistics? (*December, p. 27*)

### 3900.02 Approach (Interview Techniques)

Consumer interest intensifies (*June, p. 30*)  
Small decisions, big results (*July, p. 29*)

### 3900.07 Joint Work (Interview Techniques)

Five recommendations for team selling (*February, p. 29*)

### 4000.00 Investments

Which one? (*July, p. 14*)

### 4400.00 Life Insurance

More competition? (*November, p. 11*)  
Is the market saturated? (*December, p. 6*)

### 5000.00 Motivation/Inspiration/Power Phrases

Enthusiasm (*December, p. 30*)

### 5000.01 Agent Directed

A life and disability insurance guy (*April, p. 29*)  
Accountable for what? (*October, p. 27*)  
Recognizing the individual (*November, p. 30*)

### 5000.02 Prospect/Client Driven (Motivation/Inspiration/Power Phrases)

Telephone prospecting (*December, p. 28*)

### 5000.03 Whole Man/Whole Woman Concept

A delicate balance: how to keep your family and spouse happy (*March, p. 11*)  
Amateur or professional? (*May, p. 30*)  
Are superachievers superhuman? (*August, p. 30*)  
If you think you can . . . (*November, p. 27*)  
Self-motivation (*November, p. 28*)

### 5100.00 Profitability

Profitable? Know the financial facts of your operation (*February, p. 14*)  
Cross-training (*October, p. 29*)

### 5100.02 Office Operations — Administrative Forms

Planning to succeed? (*September, p. 7*)

### 5100.06 Business Plan (Office Operations)

Agents in a rut? (*November, p. 9*)

### 5100.13 Prospecting Procedures

Plan first (*November, p. 6*)

### 5100.16 Sales Procedures

The anatomy of selling (*February, p. 21*)

**5550.00 Persistence**

Watch the back door: boosting persistency through conservation (March, p. 22)

**5600.00 Personal and Office Efficiency**

Is your agency focused on productivity? (January, p. 25)  
Commit to continuous improvement (April, p. 28)  
Reaching higher (May, p. 8)  
What makes people fail? (June, p. 28)  
It's not easy (July, p. 22)  
Tackling your in-basket (August, p. 28)  
Looking to your future (September, p. 16)  
Assess your own agency bulletin (September, p. 25)  
Positioned for the future (September, p. 26)  
Continuing education (September, p. 29)  
Mining for gold (October, p. 16)  
Replace opinions with facts (October, p. 28)  
Situational awareness (October, p. 28)  
19 trends shaping the way we do business (November, p. 29)  
Prescription for conformity? (December, p. 25)

**5600.01 Planning and Time Control**

I don't have time for that (July, p. 25)

**5600.02 Prospecting and Sales Procedures**

Five-week production blitz (February, p. 30)  
An agent's point of view on disability (May, p. 27)  
How well do you manage role-play sessions? (August, p. 29)  
Breakthrough (November, p. 23)  
They've gone fishing (December, p. 28)

**5600.04 Facilities and Equipment**

How well do you manage your office environment? (October, p. 25)  
Hand in hand (December, p. 21)

**5600.051 Recruiting**

Nine interviewing pitfalls (January, p. 29)  
Capitalize on agent optimism (February, p. 27)  
Target-market recruiting (April, p. 8)  
Other sources: placement firms can locate quality recruits (April, p. 14)  
The old college try (April, p. 16)  
Catch the rebound (April, p. 21)  
Repair needed (April, p. 23)  
Aggressive recruiting of entry-level people (June, p. 26)  
Recruiting in a nutshell (September, p. 31)  
Award focuses on production and recruiting (October, p. 27)  
Managers share ideas for referrals (October, p. 30)  
Agency recruiting (October, p. 31)  
Be realistic (November p. 15)

**5600.07 Policyholder Service**

Customer service redefined (April, p. 26)  
Assess the value of your annual reviews (April, p. 27)  
A spirit of service (April, p. 27)  
Bulletproof your business (May, p. 29)

Seven secrets for gaining a competitive edge (June, p. 29)

Seven keys to innovative thinking (August, p. 26)

**6000.00 Prospecting**

Getting paid in two ways (March, p. 13)  
How well do you network? (May, p. 25)  
Values-based planning (June, p. 22)  
How (broad) are your prospecting activities? (November, p. 26)

**6000.01 Markets**

Filling needs: Part II (January, p. 11)  
Fiscally fit? (July, p. 10)  
How well are we reaching U.S. households? (July, p. 28)  
Baby-boom evolution (August, p. 25)  
A different approach to the children's market (August, p. 27)  
Buyers are older (November, p. 21)

**6000.02 Methods**

Referrals — What's standing in the way? (January, p. 26)  
College Costs provides reason to see people (May, p. 26)  
The true confessions of a referred leads convert (August, p. 30)  
Relationship marketing (November, p. 26)  
The value of referrals (December, p. 27)

**6400.99 Sales Techniques — Retirement Planning**

The retirement plan marketplace (December, p. 28)

**6550.00 Seminars**

The team approach to seminars (January, p. 28)  
Seminar selling (February, p. 16)

**7700.00 Term Insurance**

Term insurance: Slow and steady in the U.S., — flying high in Canada (February, p. 10)

**LIMRA Tools and Services**

Make this your year for AMTC (July insert)  
A revised AMTC (September, p. 22)

**Back to Basics**

Staying ahead (January, p. 8)  
Career seminars work (October, p. 3)

**The Catalyst**

Trend 3: hostility is growing (January, p. 32)  
Time has come (May, p. 32)  
Just a matter of time (July, p. 32)  
A time for doing (September, p. 32)  
Control (November, p. 32)

**Collector's Corner**

A valentine story (February, p. 13)  
Today's average agent (March, p. 24)  
Rating sources (May, p. 18)  
Spell checkers can't catch everything (June, p. 21)  
Now they'll call back (December, p. 32)

## The Exchange

- What kind of skills do your agents need to compete in the changing marketplace? (January, p. 20)
- What kind of rewards motivate your junior agents? (March, p. 6)
- What markets are emerging in your region and how do you plan to service these markets? (May, p. 7)

## Guest Editorial

- Reach tomorrow's clients (May, p. 3)
- Staying on top (September, p. 3)

## Mining the Markets

- On the move (February, p. 32)
- The future: recruiting must change (April, p. 32)
- Marketing opportunities (June, p. 32)
- Dual-income families (October, p. 32)

## President's Page

- Serving everyone (January, p. 2)
- Diversify now (February, p. 2)
- Push activity (March, p. 2)
- Look on campus (April, p. 2)
- The key to success (May, p. 2)
- Hitting your goals? (June, p. 2)
- Demanding more (July, p. 2)
- You can grow (August, p. 2)
- Plan for your growth (September, p. 2)
- Premiums do not vanish! (October, p. 2)
- A tip of the hat (November, p. 2)
- Turning the tables (December, p. 2)

## AHMED, NILUFER R., Ph.D.

- "On the move" (February, p. 32)
- "Marketing opportunities" (June, p. 32)

## ANDERSON, BURR, CLU, ChFC

- "A revised AMTC" (September, p. 22)

## ANDREWS, LARRY, CLU, ChFC

- "The year of change" (December, p. 11)

## BACHRACH, BILL

- "Values-based planning" (June, p. 22)

## BASS, THOMAS L.

- "Catch the rebound" (April, p. 21)

## BENJAMIN, DELVIN E., J.D.

- "Filling needs: Part II" (January, p. 11)
- "Recruiting in a nutshell" (September, p. 31)

## BISHOP, BILL

- "Breakthrough" (November, p. 23)

## BROWNING, BURT

- "Amateur or professional?" (May, p. 30)

## BRYCK, SALLY A.

- "More competition?" (November, p. 11)

## BURCH, BOB C.

- "A life and disability insurance guy" (April, p. 29)

## COHEN, ANDREW A., CLU, ChFC, LLIF

- "Profitable? Know the financial facts of your operation" (February, p. 14)

## COPPOLA, EVY

- "The anatomy of selling" (February, p. 21)

## DAISLEY, ROGER H., CLU, ChFC, RHU

- "Getting a jump on the new year" (January, p. 16)

## DAY, CAROL, ChFC

- "Power under pressure" (June, p. 16)

## DEMPSEY, KAY I., CLU,

- "A delicate balance" (March, p. 11)

## DENTON, D. KEITH, Ph.D.

- "Aggressive recruiting of entry-level people" (June, p. 26)

## DUNCAN, SUSAN R., J.D., LLIF

- "More CATS" (July, p. 12)
- "Be realistic" (November, p. 15)
- "Hand in hand?" (December, p. 21)

## DUNN, J. SCOTT, CLU

- "Which one?" (July, p. 14)

## FOX, ROGER N., CLU, ChFC

- "Staying ahead: mentors can pave the way" (January, p. 8)

## FOXEN, GENE L., CLU

- "Two tragedies" (July, p. 29)
- "Positioned for the future" (September, p. 26)

## GLYNN, GERALD P.

- "A key to rapid growth" (August, p. 7)

## GOLAN, JEFFREY S., CLU, ChFC

- "Productivity driven" (September, p. 10)

## GRAHAM, JOHN R.

- "Customer service redefined" (April, p. 26)
- "Bulletproof your business" (May, p. 29)
- "Seven secrets for gaining a competitive edge" (June, p. 29)
- "Seven keys to innovative thinking" (August, p. 26)
- "19 trends shaping the way we do business" (November, p. 29)
- "Prescription for conformity?" (December, p. 25)

## HALL, CHARLES G. III, CLU

- "Building an agency" (August, p. 11)

## HARRIS, RICHARD B., Ph.D.

- "Please return my call" (February, p. 6)

## HARTVIGSON, KEN JR., CLU

- "Reaching higher" (May, p. 8)

## HENNE, MARTY R., CFP

- "Break the mold" (August, p. 15)

## HOOPIS, HARRY P., CLU, ChFC

- "The old college try" (April, p. 16)

## IMBERMAN, WOODRUFF, Ph.D.

- "Not this way" (July, p. 8)

## JOHNSON, BERNARD R.

- "When there's a change in management" (September, p. 29)

## KARASIK, PAUL

- "Seminar selling" (February, p. 16)

## KARTHAUSER, CLIFFORD P., CLU, ChFC

- "Career seminars work" (October, p. 3)

## KERR, GAIL BUERGER

- "It's not easy" (July, p. 22)

## LANZA, PAUL

- "Buyers are older" (November, p. 21)



- LAWLESS, SEAN**  
"An agent's point of view on disability" (May, p. 27)
- LEFFERTS, JOHN M., CLU, ChFC, CFP**  
"How do you use statistics?" (December, p. 27)
- LEOTIS, JAMES D., CLU**  
"What makes people fail?" (June, p. 28)  
"Self-motivation" (November, p. 28)
- LITTLE, WAYMON, CLU, ChFC**  
"Small decision, big results" (July, p. 29)
- LOUIS, KENNETH C., CLU, LLIF**  
"Staying on top" (September, p. 3)
- LYNCH, KINNEY L., CLU, ChFC**  
"Reach tomorrow's clients" (May, p. 3)
- MCLEAN, LARRY**  
"The worst nightmare" (June, p. 28)
- MANN, NED**  
"Agents in a rut?" (November, p. 9)
- MAYHEW, STEPHEN**  
"SOPs" (June, p. 6)
- MEEKER, BOB SR., CLU, ChFC, LUTCF**  
"Crystal clear" (January, p. 6)
- MEEKER, BOB JR., CLU**  
"Crystal clear" (January, p. 6)
- MULHEARN, CYNTHIA A.**  
"Seeking new heights" (June, p. 13)
- MURRAY, JOSEPH**  
"10 questions to ask family business owners" (June, p. 26)
- NAHORNEY, DANIEL J.**  
"Capitalize on agent optimism" (February, p. 27)  
"Watch the back door" (March, p. 22)  
"Other sources" (April, p. 14)  
"Not to worry" (May, p. 20)  
"Stay on board" (July, p. 16)  
"Planning to succeed?" (September, p. 7)  
"1994 first" (December, p. 17)
- NORWOOD, GROVER C., CLU, ChFC**  
"Time has come" (May, p. 32)  
"A time for doing" (September, p. 32)  
"Control" (November, p. 32)
- OECHSLI, MATT**  
"Pygmalion revisited" (March, p. 16),  
"Marketplace equity" (October, p. 10)
- PELL, ARTHUR R., Ph.D.**  
"Commit to continuous improvement" (April, p. 28)  
"Earning their respect" (May, p. 28)  
"Three books for your management library" (July, p. 27)  
"Tackling your in-basket" (August, p. 28)  
"Taking suggestions" (September, p. 28)  
"Cross-training" (October, p. 29)  
"Enthusiasm" (December, p. 30)
- PILLINGER, EVELYN C., CLU**  
"Attention!" (December, p. 14)
- PITTMAN, R. E., JR., LUTCF**  
"Are superachievers superhuman?" (August, p. 30)
- PRESS, ALAN, CLU**  
"Ethically speaking" (May, p. 14)
- PUCCINELLI, SANDRO, CLU, ChFC**  
"Situational awareness" (October, p. 28)
- RAY, PAUL W., CLU, LLIF**  
"Profitable? Know the financial facts of your operation" (February, p. 14)
- RETZLOFF, CHERYL D., ACS, LLIF**  
"More competition?" (November, p. 11)  
"Is the market saturated?" (December, p. 6)
- SCANLON, JAMES T., HIA**  
"Planning to boost productivity?" (September, p. 24)
- SHEVLIN, PAUL J., CLU, ChFC**  
"Searching for answers" (June, p. 10)
- SILVERHART, TODD A., Ph.D.**  
"It works" (October, p. 14)
- STACK, SHARON L.**  
"Fiscally fit?" (July, p. 10)  
"A key to our success" (October, p. 22)
- STANKARD, MARTIN**  
"Replace opinions with facts" (October, p. 28)
- STEPHENS, NANCY**  
"Plan First" (November, p. 6)
- STEVENSON, DONNA L.**  
"Recognizing the individual" (November, p. 30)
- TANKER, SCOTT A., CLU, ChFC**  
"The retirement plan marketplace" (December, p. 27)
- TEPATTI, ROBERT J., FLMI, CLU, ChFC**  
"Target-market recruiting" (April, p. 8)
- THOMPSON, DENNIS R., FIC**  
"Growth and success" (August, p. 13)
- TOMBAZIAN, CHARLES M.**  
"Looking to your future" (September, p. 16)  
"Mining for gold" (October, p. 16)
- TUMICKI, ELAINE F., CLU, ChFC**  
"Term insurance: slow and steady in the U.S. — flying high in Canada" (February, p. 10)
- VAN HOUTEN, JAMES, CLU, ChFC**  
"A spirit of service" (April, p. 27)
- VERHILLE, ROBERT W., CLU, ChFC, LUTCF**  
"Repair needed" (April, p. 23)
- WHIPPLE, CHARLES J. III, CLU, ChFC**  
"Assess the value of your annual reviews" (April, p. 27)  
"Continuing education" (July, p. 26)
- WHIPPLE, LYNNE M.**  
"The true confessions of a referred leads convert" (August, p. 30)
- YELLEN, PAMELA**  
"Getting paid in two ways" (March, p. 13)
- ZIMMERMAN, ALAN R.**  
"Communicating for results" (November, p. 17)
- ZULTOWSKI, WALTER H., Ph.D.**  
"Cross-selling" (March, p. 8)